

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 19–26829–MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James Latorraca
1754 Inwood Place
Forked River, NJ 08731

Social Security No.:

xxx–xx–8107

Employer's Tax I.D. No.:

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 12/21/21.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: December 21, 2021

JAN: bwj

Jeanne Naughton
Clerk

In re:
James Latorraca
Debtor

Case No. 19-26829-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Dec 21, 2021

Form ID: 148

Total Noticed: 22

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2021:

| Recip ID | Recipient Name and Address |
|-----------|--------------------------------------------------------------------------------------------------------------------------------------------|
| db | + James Latorraca, 1754 Inwood Place, Forked River, NJ 08731-3925 |
| cr | + CAB East LLC, serviced by Ford Motor Credit Compan, P.O. Box 62180, Colorado Springs, CO 80962-2180 |
| cr | + QUICKEN LOANS INC., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814 |
| cr | + TOWNE MORTGAGE COMPANY, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814 |
| 518481832 | + JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013 |
| 518439433 | + Phelan, Hallinan, & Diamond, 1617 JFK Boulevard Suite 1400, Philadelphia, PA 19103-1814 |
| 519318270 | Santander Bank, N.A., POB 847051, Boston, MA 02284-7051 |
| 519145560 | Towne Mortgage Company, POB 33662, Detroit, MI 48232-5662 |

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|-----------------------------------------------|----------------------|--------------------------------------------------------------------------------------------------------------------------------------|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Dec 21 2021 20:16:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Dec 21 2021 20:16:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 518500241 | + EDI: AIS.COM | Dec 22 2021 01:13:00 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 518558722 | EDI: CITICORP.COM | Dec 22 2021 01:13:00 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |
| 518530605 | + EDI: AIS.COM | Dec 22 2021 01:13:00 | Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 518447679 | EDI: FORD.COM | Dec 22 2021 01:13:00 | Ford Motor Credit Company, LLC, P.O. Box 62180, Colorado Springs, CO 80962-2180 |
| 518559177 | EDI: PRA.COM | Dec 22 2021 01:13:00 | Portfolio Recovery Associates, LLC, c/o Up Other, POB 41067, Norfolk VA 23541 |
| 518502686 | + Email/Text: bankruptcyteam@quickenloans.com | Dec 21 2021 20:16:00 | QUICKEN LOANS INC., QUICKEN LOANS INC., BANKRUPTCY TEAM, 635 WOODWARD AVE., DETROIT MI 48226-3408 |
| 518525897 | EDI: Q3G.COM | Dec 22 2021 01:13:00 | Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 518439434 | + Email/Text: bankruptcyteam@quickenloans.com | Dec 21 2021 20:16:00 | Quicken Loans, PO Box 6577, Carol Stream, IL 60197-6577 |
| 518472345 | + Email/Text: DeftBkr@santander.us | Dec 21 2021 20:16:00 | Santander Bank, N.A., 450 Penn Street, Mail Code 10-421-MC3, Reading, PA 19602-1011 |
| 518440847 | + EDI: RMSC.COM | Dec 22 2021 01:13:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |

District/off: 0312-3

User: admin

Page 2 of 3

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518552899 + Email/Text: FC@townemortgage.com

Dec 21 2021 20:16:00 TOWNE MORTGAGE COMPANY, TOWNE
MORTGAGE COMPANY, 2170 E. BIG
BEAVER RD., TROY MI 48083-2375

518439435 + Email/Text: FC@townemortgage.com

Dec 21 2021 20:16:00 Towne Mortgage Company, 2170E Big Beaver
Road Ste A, Troy, MI 48083-2375

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|------------------------------------------------------------------------------------------------------------------------------------------|
| 518481873 | *+ | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2021 at the address(es) listed below:

| Name | Email Address |
|---------------------|--------------------------------------------------------------------------------------------------------------------------------|
| Albert Russo | on behalf of Trustee Albert Russo docs@russotrustee.com |
| Albert Russo | docs@russotrustee.com |
| Denise E. Carlon | on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Denise E. Carlon | on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| James J. Cerbone | on behalf of Debtor James Latorraca cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com |
| John R. Morton, Jr. | on behalf of Creditor CAB East LLC serviced by Ford Motor Credit Company LLC ecfmail@mortoncraig.com, mortoncraige@f@gmail.com |
| Nicholas V. Rogers | on behalf of Creditor QUICKEN LOANS INC. nj.bkecf@fedphe.com |
| R. A. Lebron | on behalf of Creditor TOWNE MORTGAGE COMPANY bankruptcy@fskslaw.com |
| R. A. Lebron | on behalf of Creditor Towne Mortgage Company bankruptcy@fskslaw.com |
| Tammy L. Terrell | on behalf of Creditor TOWNE MORTGAGE COMPANY bankruptcy@fskslaw.com |

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User: admin

Page 3 of 3

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U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11